

Information to identify the case:			
Debtor 1	<b>Finton E DeCoteau</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Tanya L DeCoteau</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>District of New Jersey</b>		
Case number:	<b>11-32907-JKS</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Finton E DeCoteau

Tanya L DeCoteau

11/7/16

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Finton E DeCoteau  
 Tanya L DeCoteau  
 Debtors

Case No. 11-32907-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

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 Total Noticed: 31

Date Rcvd: Nov 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2016.

db/jdb Finton E DeCoteau, Tanya L DeCoteau, 114 S Oraton Pkwy, 2nd Fl,  
 East Orange, NJ 07018-4006  
 cr +JPMorgan Chase Bank, N.A., 201 N. Central Ave., Floor 11, Phoenix, AZ 85004-1071  
 512230754 +Arrow Financial Servic, 5996 W Touhy Ave, Niles, IL 60714-4610  
 512230755 Chase Auto, Attn: Credit Bureau Dept, Fort Worth, TX 76101  
 512304143 Chase Auto Finance, PO Box 901032, Ft. Worth, TX 76101-2032  
 512230756 +Eichenbaum Kantrowitz Leff, 10 Forrest Avenue, Paramus, NJ 07652-5238  
 512230764 +MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308  
 (address filed with court: Nco- Medclr, Po Box 8547, Philadelphia, PA 19101)  
 512230763 +McCabe, Weisberg & Conway, PC, 216 Haddon Ave, Ste 303, Westmont, NJ 08108-2811  
 512230765 +NJ Division Of Taxation, PO Box 245, Trenton, NJ 08602-0245  
 512230766 +Pinnacle Credit Service, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
 512431727 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Compliance Activity,  
 POB 245, Trenton, NJ 08695)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2016 00:06:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2016 00:06:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512230753 +EDI: RMCB.COM Nov 07 2016 23:38:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832  
 512354692 EDI: RESURGENT.COM Nov 07 2016 23:38:00 B-Line, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 512410625 EDI: CAPIO.COM Nov 07 2016 23:38:00 Capiro Partners LLC, Quantum3 Group LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 512639347 +EDI: RESURGENT.COM Nov 07 2016 23:38:00 East Bay Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
 512230757 +E-mail/Text: fggbanko@fgny.com Nov 08 2016 00:05:36 Foster Garbus & Garbus, 7 Banta Place,  
 Hackensack, NJ 07601-5604  
 513312868 EDI: RMSC.COM Nov 07 2016 23:38:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 512347928 EDI: RESURGENT.COM Nov 07 2016 23:38:00 GE Money Bank, c/o B-Line, LLC, MS 550,  
 PO Box 91121, Seattle, WA 98111-9221  
 512230758 +EDI: RMSC.COM Nov 07 2016 23:38:00 Gemb/funancing, Po Box 981439,  
 El Paso, TX 79998-1439  
 512230759 +EDI: HFC.COM Nov 07 2016 23:38:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 512230760 EDI: IRS.COM Nov 07 2016 23:38:00 Internal Revenue Service,  
 Centralized Insolvency Operations, PO Box 21126, Philadelphia, PA 19114-0326  
 512347213 EDI: JEFFERSONCAP.COM Nov 07 2016 23:38:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 512553061 EDI: RESURGENT.COM Nov 07 2016 23:38:00 LVNV Funding LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 512571275 +EDI: RESURGENT.COM Nov 07 2016 23:38:00 LVNV Funding, LLC,  
 c/o Resurgent Capital Services, LP, P.O. Box 10675, Greenville, SC 29603-0675  
 512230761 +EDI: RESURGENT.COM Nov 07 2016 23:38:00 Lvnv Funding Llc, Po Box 740281,  
 Houston, TX 77274-0281  
 512230762 E-mail/Text: camanagement@mtb.com Nov 08 2016 00:06:10 M And T Bank, 1 Fountain Plaza,  
 Buffalo, NY 14203  
 512428513 E-mail/Text: camanagement@mtb.com Nov 08 2016 00:06:10 M&T Bank, PO Box 1288,  
 Buffalo, NY 14240-1288  
 512969656 +E-mail/Text: bknotice@ncmllc.com Nov 08 2016 00:06:39 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 513312869 EDI: RECOVERYCORP.COM Nov 07 2016 23:38:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512230752 ##+Accurate Billing Servi, 1214 1st Ave Ste 204, Columbus, GA 31901-4237

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mw-c-law.com  
Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Harvey I. Marcus on behalf of Debtor Finton E DeCoteau him@lawmarcus.com  
Harvey I. Marcus on behalf of Joint Debtor Tanya L DeCoteau him@lawmarcus.com  
Jaimie A Slosberg on behalf of Creditor GE Money Bank jaimieslosberg@gmail.com,  
jaimieslosberg@yahoo.com  
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A.  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Marisa Myers Cohen on behalf of Creditor M&T Bank mcohen@mw-c-law.com, jhillier@mw-c-law.com  
TOTAL: 9